



Order Filed on November 30,  
2018 by Clerk, U.S. Bankruptcy  
Court - District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

KML LAW GROUP, P.C.

Sentry Office Plz

216 Haddon Ave.

Suite 406

Westmont, NJ 08018

(215)627-1322

[dcarlton@kmlawgroup.com](mailto:dcarlton@kmlawgroup.com)

Attorneys for Movant

U.S. Bank, N.A., not in its individual capacity but  
solely as Trustee on behalf of OWS REMIC Trust  
2013-2

In Re:

Laura Nicoleau-Berman,

Debtor.

Case No.: 18-17673 SLM

Adv. No.:

Hearing Date: 11/27/18 @ 11:00 a.m.

Judge: Stacey L. Meisel

**ORDER RESOLVING APPLICATION TO TERMINATE LOSS MITIGATION**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED**

**DATED: November 30, 2018**

A handwritten signature in cursive script, reading "Stacey L. Meisel", is written over a horizontal line.  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Debtor: Laura Nicoleau-Berman

Case No.: 18-17673 SLM

Caption: **ORDER RESOLVING APPLICATION TO TERMINATE LOSS  
MITIGATION**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T Bank, holder of a mortgage on real property located at 7 Warner Road, Fredon Twp, NJ, 07860, Denise Carlon appearing, by way of objection to the application to terminate loss mitigation, and this Court having considered the representations of attorneys for Secured Creditor and Andrea Silverman, Esquire, attorney for Debtor, Laura Nicoleau-Berman, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Loss Mitigation is extended to December 30, 2018; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserves the right to file an application to extend the loss mitigation period further, and Secured Creditor reserves the right to file an application to terminate the loss mitigation period; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor is to continue making payments per the terms of the original loss mitigation order;

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to the difference between the loss mitigation payment and the regular monthly payment, or any post-petition arrears; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor is awarded \$350.00 in attorneys' fees, to be paid through the Debtor's Chapter 13 Plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's Application For Early Termination of Loss Mitigation Period M&T Bank is hereby resolved.